

COMPLETE LISTING OF CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently amended) A portable device for authenticating an individual's identity and authorizing use of limited access accounts, said portable device comprising:

a magnetic strip permanently attached to the portable device that is readable by a standard swipe card reader;

input communication means including software for receiving a request for an authentication signal from a remote terminal;

a power supply for providing power to the device;

a biometric sensor for detecting biometric information and producing a sensed biometric profile in a response to a received request for an authentication signal;

a memory for storing a biometric profile corresponding to an individual;

a processor for comparing the sensed biometric profile with the stored biometric profile and producing an authentication signal; and output communication means for communicating the authentication signal to the remote terminal.

2. (Canceled).

3. (Original) The portable device of claim 1 further comprising a proximity antenna for sending messages to, and receiving messages from, another proximity antenna.
4. (Original) The portable device of claim 1 further comprising a microphone for receiving audible signals and voice recognition software for comparing said audible signals and stored individual voice profiles.
5. (Canceled).
6. (Original) The portable device of claim 1 further comprising a speaker that allows the processor to produce voice responses.
7. (Original) The portable device of claim 1 further comprising magnetic strip writing means that allow the processor to alter information contained on the magnetic strip.
8. (Original) The portable device of claim 1 wherein said memory contains certification information that can be examined by a remote terminal to determine if the device corresponds to an authorized account.

9. (Original) The portable device of claim 1 wherein the biometric sensor further comprises a fingerprint detector and the processor and memory further comprise fingerprint recognition software for determining if a sensed fingerprint matches a stored biometric profile.

10. (Original) The portable device of claim 1 wherein the portable device has a protrusion that is adapted to engage a swipe card reader.

11. (Currently Amended) An electronic data assistant, said electronic data assistant comprising:

a card swipe interface permanently attached to the electronic data assistant that allows stored data to be communicated to a magnetic card reader;

a data input that allows said electronic data assistant to receive personal identifying data from a remote source;

a memory for storing personal identification information related to a particular individual;

a processor for comparing said personal identification information and producing an authentication signal based upon said comparison; and

a data output for communicating said authentication signal to a remote source.

12. (Original) The electronic data assistant of claim 11 wherein said data input further comprises a fingerprint sensor that produces a fingerprint profile as said

personal identifying data in response to an individual placing their finger against the fingerprint sensor.

13. (Original) The electronic data assistant of claim 11 wherein said data input further comprises a microphone that produces an electronic data signal in response to received audio signals and voice recognition software processes said electronic data signal to produce said personal identifying data.

14. (Canceled):

15. (Original) The electronic data assistant of claim 11 wherein said data output further comprises an infrared communication port.

16. (Original) The electronic data assistant of claim 11 further comprising a proximity antenna.

17. (Original) The electronic data assistant of claim 11 further comprising a microphone for receiving audio inputs and voice recognition software for processing said received audio inputs.

18. (Original) The electronic data assistant of claim 11 further comprising a display for communicating with a user and a keyboard for allowing said user to communicate with said electronic data assistant.

19. (Original) The electronic data assistant of claim 11 wherein the card swipe interface further comprises a blade-shaped protrusion adapted to be accepted by a card reader.

20. (Currently Amended) A method of authorizing an individual to access an account or perform a transaction said method comprising:

detecting a communication center's request for an identification with a portable electronic device wherein the portable electronic device has a magnetic strip permanently attached to the portable device that is readable by a standard swipe card reader;

prompting an individual to respond to said request for an identification by providing biometric information to said portable electronic device;

receiving said biometric information from said user;

processing said biometric information to determine if said biometric information corresponds to a biometric profile;

producing an authentication signal; and

communicating said authentication signal to said communication center in response to receiving said request for an identification.

21. (Original) The method of claim 20 wherein the step of receiving biometric information from said user further comprises receiving a representation of said user's fingerprint.

22. (Original) The method of claim 20 wherein the step of receiving biometric information from said user further comprises receiving a voice sample from said user.

23. (Original) The method of claim 20 wherein the step of processing said biometric information to determine if said biometric information corresponds to a biometric profile further comprises comparing the biometric information to a biometric profile stored on a device carried by the individual.

24. (Currently Amended) The portable device of claim 1 wherein said device performs an initial verification of a user's identity prior to transmitting any authentication data to an external device.

25. (Currently Amended) The portable device of claim 1 further comprising tamper resistant hardware or software that detects attempts to access data stored on the device or access a restricted portion of the device and erases stored data based upon said detection.

26. (Previously Added) The portable device of claim 1 wherein an identity of the remote terminal is verified to ensure that the remote terminal's is a known or authorized source.